

**WILMINGTON SVG FUND SOCIETY**

	CPP Disbursement Date 01/23/2009	Cert 17838	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$4,281	\$4,363	1.9%		
Loans	\$2,765	\$2,785	0.7%		
Construction & development	\$97	\$140	45.3%		
Closed-end 1-4 family residential	\$594	\$532	-10.5%		
Home equity	\$179	\$196	9.2%		
Credit card	\$0	\$0			
Other consumer	\$34	\$29	-15.0%		
Commercial & Industrial	\$544	\$471	-13.4%		
Commercial real estate	\$1,262	\$1,296	2.7%		
Unused commitments	\$631	\$673	6.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$825	\$850	3.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$50			
Cash & balances due	\$468	\$501	7.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$54			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$62			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,845	\$3,895	1.3%		
Deposits	\$3,150	\$3,338	6.0%		
Total other borrowings	\$657	\$515	-21.5%		
FHLB advances	\$0	\$376			
Equity					
Equity capital at quarter end	\$436	\$468	7.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.8%	--		
Tier 1 risk based capital ratio	12.2%	13.0%	--		
Total risk based capital ratio	13.4%	14.3%	--		
Return on equity <sup>1</sup>	5.7%	6.6%	--		
Return on assets <sup>1</sup>	0.6%	0.7%	--		
Net interest margin <sup>1</sup>	3.7%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	73.7%	90.5%	--		
Loss provision to net charge-offs (qtr)	-2387.6%	68.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	22.8%	1.1%	0.4%	0.1%	--
Closed-end 1-4 family residential	3.0%	2.8%	0.1%	0.3%	--
Home equity	0.3%	1.5%	-0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.8%	0.1%	--
Commercial & Industrial	0.8%	0.7%	-0.1%	0.2%	--
Commercial real estate	2.1%	1.9%	0.0%	0.2%	--
Total loans	2.6%	1.7%	0.0%	0.2%	--